

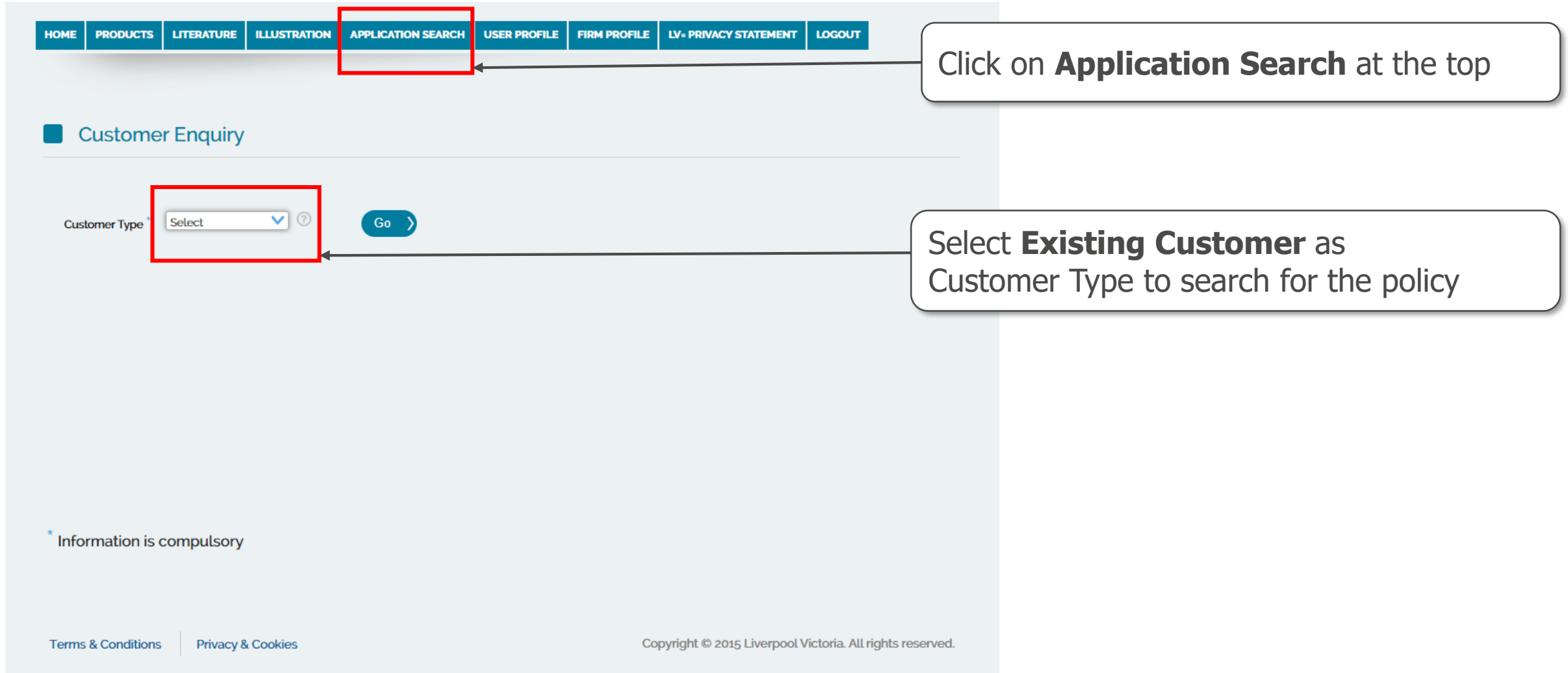
# Additional borrowing

Step by step guide

October 2023



# After successfully logging in, the adviser portal will open the Home page

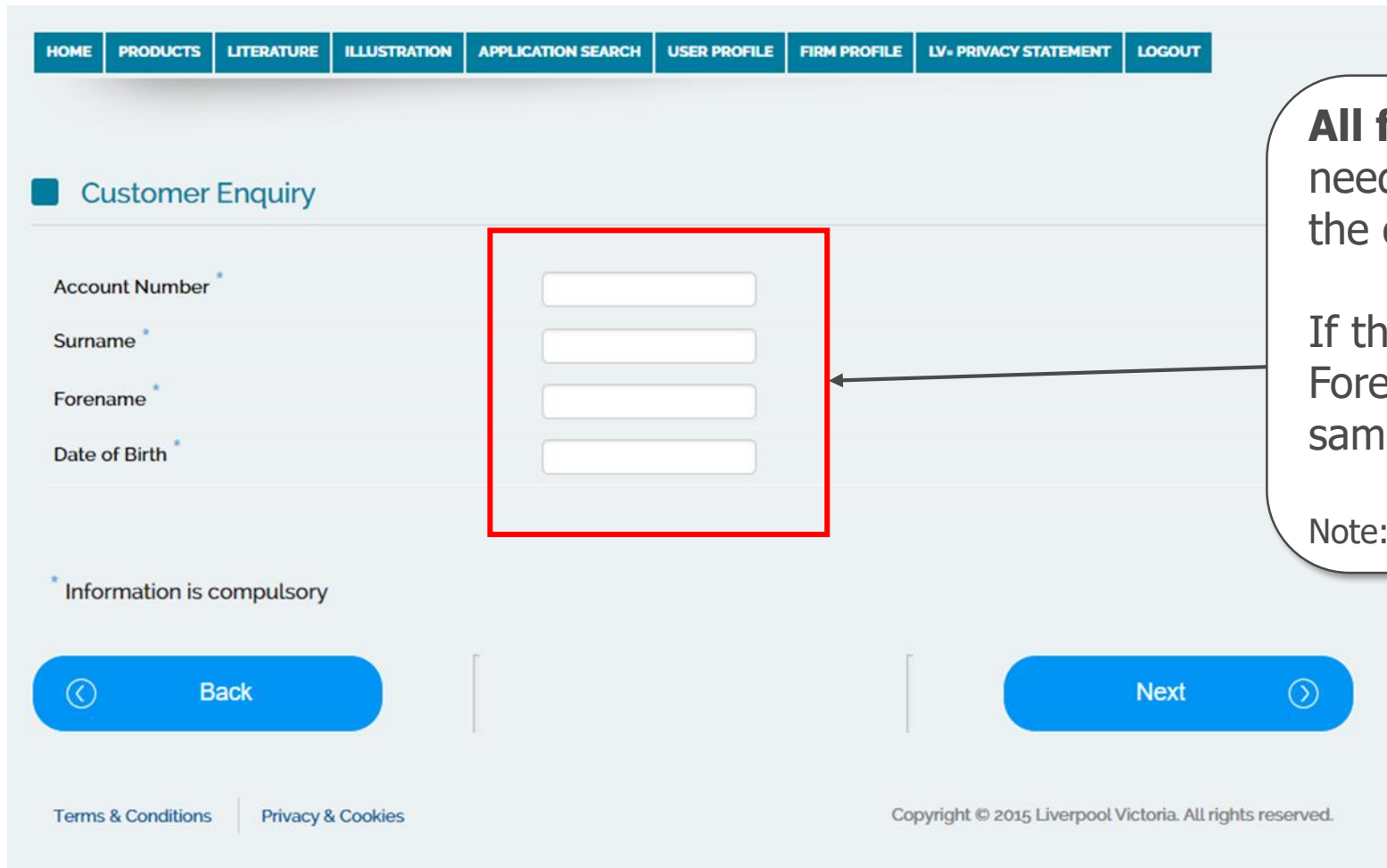


The screenshot shows the adviser portal interface. At the top, there is a navigation bar with several menu items: HOME, PRODUCTS, LITERATURE, ILLUSTRATION, APPLICATION SEARCH, USER PROFILE, FIRM PROFILE, LV- PRIVACY STATEMENT, and LOGOUT. The 'APPLICATION SEARCH' item is highlighted with a red box. A callout box points to it with the text: 'Click on **Application Search** at the top'.

Below the navigation bar, there is a section titled 'Customer Enquiry'. Under this section, there is a form with a label 'Customer Type \*' and a dropdown menu. The dropdown menu is currently set to 'Select' and is also highlighted with a red box. A callout box points to it with the text: 'Select **Existing Customer** as Customer Type to search for the policy'. To the right of the dropdown menu is a 'Go >' button.

At the bottom left, there is a note: '\* Information is compulsory'. At the bottom center, there is a copyright notice: 'Copyright © 2015 Liverpool Victoria. All rights reserved.'.

# This will bring you to the “Customer Enquiry” page, where you can search for the customer



The screenshot shows the 'Customer Enquiry' page. At the top is a navigation bar with links: HOME, PRODUCTS, LITERATURE, ILLUSTRATION, APPLICATION SEARCH, USER PROFILE, FIRM PROFILE, LV- PRIVACY STATEMENT, and LOGOUT. Below the navigation bar is the 'Customer Enquiry' section. It contains four input fields: Account Number, Surname, Forename, and Date of Birth. These fields are grouped within a red rectangular box. Below the input fields is a note: '\* Information is compulsory'. At the bottom of the form are two buttons: 'Back' and 'Next'. The footer contains links for 'Terms & Conditions' and 'Privacy & Cookies', and a copyright notice: 'Copyright © 2015 Liverpool Victoria. All rights reserved.'

**All four fields are mandatory**, so you need to enter all four correctly to obtain the customer details

If there are two customers, the Surname, Forename and DoB must be from the same customer.

Note: fields are case sensitive

# The “Search Results” will appear

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## Search Results

Customer No.	Surname	Forename	Date Of Birth	Address	Select *
908421234	RSCM-2577##01	Test1	01/03/1960	13 Uplands Avenue, Hitchin, SG4 9NH, UK	<input checked="" type="radio"/>
901183279	RSCM-2577##01	Test2	01/08/1950	13 Uplands Avenue, Hitchin, SG4 9NH, UK	<input type="radio"/>

\* Information is compulsory

⏪ Back

Next ⏩

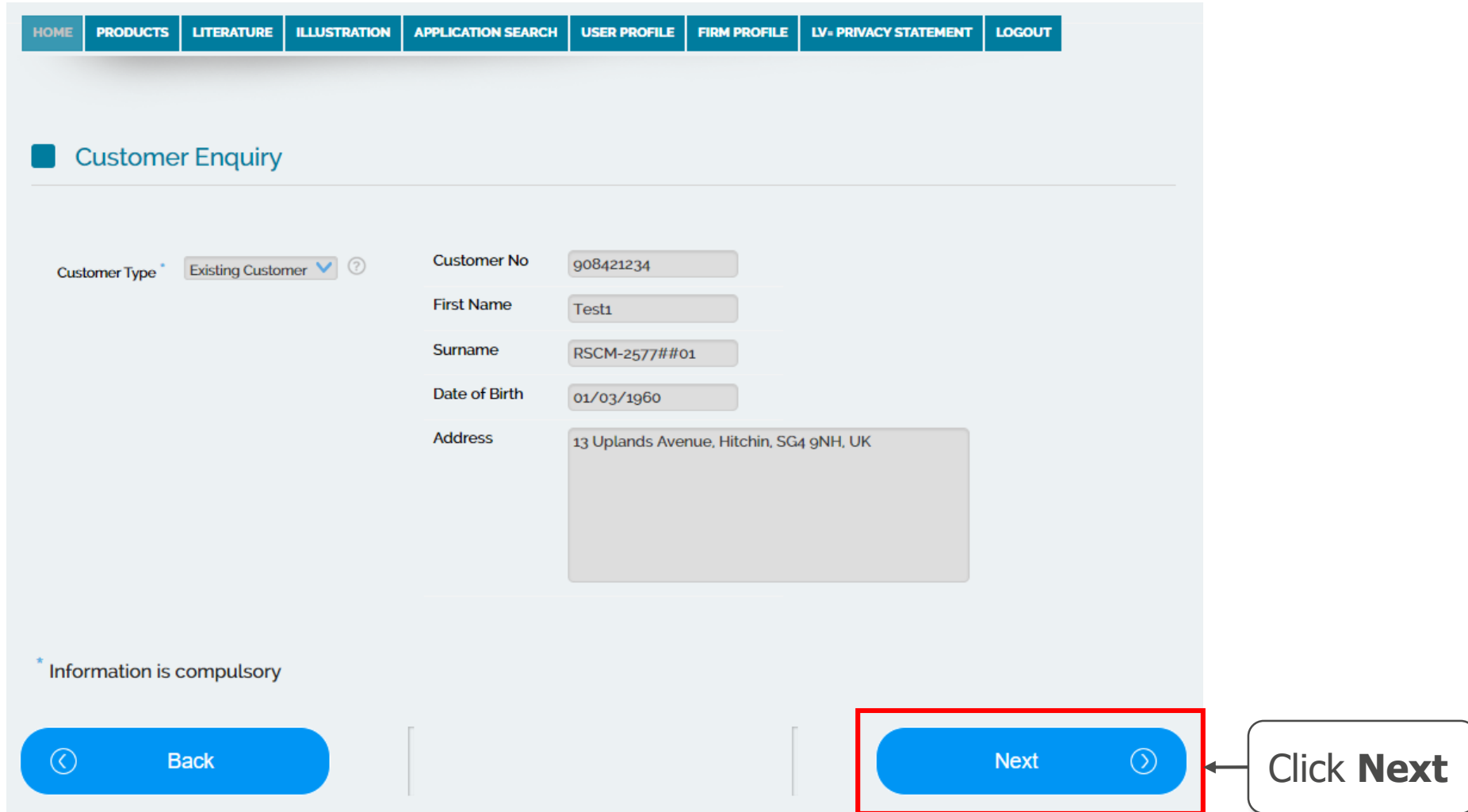
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If there are two customers, select **one** of them



Then click **Next**

# The next page shows you the customer you have chosen



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## Customer Enquiry

Customer Type \* Existing Customer  

Customer No 908421234

First Name Test1

Surname RSCM-2577##01

Date of Birth 01/03/1960

Address 13 Uplands Avenue, Hitchin, SG4 9NH, UK

\* Information is compulsory

Back Next

Click **Next**

# On the "Customer Action" page

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Customer Action

Customer

Mr Test1 RSCM-2577##01  
C/N 908421234  
Existing customer  
13 Uplands Avenue, Hitchin, SG4 9NH, UK

Account No / Case No	Account Type	Products	Select *
91781337	Mortgage Account	Lifetime Mortgage Lump Sum*	<input type="radio"/>

Action \*Further Advance ▾

\* Information is compulsory

Back

Next

You will need to select the account for that customer

Then click **Next**

# Next is the “Further Advance” page

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Further Advance

Account No: 91781337

Products: Lifetime Mortgage Lump Sum+

Mr Test1 RSCM-2577##01

Existing customer

☒

Primary Applicant

908421234

13 Uplands Avenue, Hitchin,  
SG4 9NH, UK

Mrs Test2 RSCM-2577##01

Existing customer

☐

Primary Applicant

901183279

13 Uplands Avenue, Hitchin,  
SG4 9NH, UK

⏪

Back

Next

⏩

Click **Next**

# The illustration/quote will then begin

The screenshot shows a web application interface for 'Illustration - Submission Details'. The top navigation bar includes links for HOME, PRODUCTS, LITERATURE, ILLUSTRATION, APPLICATION SEARCH, USER PROFILE, FIRM PROFILE, LV= PRIVACY STATEMENT, and LOGOUT. A left sidebar lists sections: Submission Details (selected), Applicant Details, Loan Required, Product Selection, Fees and Features, and Illustration Summary. The main content area is titled 'Illustration - Submission Details' and contains three sections: 'Submission route details', 'Plan details', and 'Property details'. In the 'Submission route details' section, there is a question 'Is the Application being submitted via a Mortgage Club?' with radio buttons for 'Yes' and 'No', and a dropdown menu for 'Mortgage Club'. In the 'Plan details' section, there are input fields for 'Total advances to date' (£30,000), 'Total outstanding balance' (£30,016.48), and 'Unused cash facility' (£0). Below these is a note about unused cash facility and an input field for 'Estimated Property Value' (£1,200,000). The 'Property details' section includes a question about sheltered accommodation or age restrictions, a disclaimer, and an input field for 'Amount of Inheritance Protection' (0%). At the bottom, there are 'Back' and 'Next' buttons. Red boxes highlight the 'Mortgage Club' dropdown, the 'Estimated Property Value' field, and the 'Next' button. Arrows point from callout boxes to these elements.

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Submission Details  
Applicant Details  
Loan Required  
Product Selection  
Fees and Features  
Illustration Summary

Please note that acceptance is subject to our underwriting criteria. Please click [here](#) for access to our Document Library to locate the relevant Lending Policy.

### Illustration – Submission Details

#### Submission route details

Is the Application being submitted via a Mortgage Club? \* ☒ Yes ☐ No

Mortgage Club \*

#### Plan details

Total advances to date ②

Total outstanding balance ②

Unused cash facility

Unused cash facility is only relevant for flexible lifetime mortgages. This must be £0 to proceed with the Additional Borrowing.

Estimated Property Value\*

#### Property details

Is the property classed as sheltered accommodation or age restricted? \* ☐ Yes ☒ No

If incorrect information is provided in relation to the above questions, the product you select and the quote generated may not be available.

Amount of Inheritance Protection \*  %

\* Information is compulsory

It is important to select the correct submission route in order to receive the correct commercial terms

**Please note that once you have submitted an application, we are unable to amend the submission route**

Enter the correct valuation figure

Once information added, click **Next**



# The next page show you the Applicants details

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Submission Details

Applicant Details

Loan Required

Product Selection

Fees and Features

Illustration Summary

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Please let us know if you'd like us to send you a copy, or have any questions.

Applicants

Number of Applicants \*

12

Personal details

Title

Mr

First Name

Test1

Middle Name

Surname

RSCM-2577##01

Gender

Male

Date of Birth

01/03/1960

Current Age

60 Years

Personal details

Title

Mrs

First Name

Test2

Middle Name

Surname

RSCM-2577##01

Gender

Female

Date of Birth

01/08/1950

Current Age

70 Years

Please note, if any of the Applicant Details are no longer correct, the Applicant will need to contact us directly to amend their details before proceeding with any Additional Borrowing.

These are **read only**,  
click Next

# On the next page, you enter loan amount requested

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Submission Details

▼

Applicant Details

▼

Loan Required

▼

Product Selection

▼

Fees and Features

▼

Illustration Summary

Potential Borrowing Parameters

Minimum Loan

£2,000

Maximum Loan

£273,932

Mortgage Details

Loan Required\*

\* Information is compulsory

Back

Next

Enter the **loan required**

Loan required is in section 4 of the original KFI

Once information added, click **Next**

# On the "Product Selection" page

The screenshot shows the 'Product Selection' page with a navigation bar at the top containing links: HOME, PRODUCTS, LITERATURE, ILLUSTRATION, APPLICATION SEARCH, USER PROFILE, FIRM PROFILE, LV- PRIVACY STATEMENT, and LOGOUT. On the left, a vertical menu lists: Submission Details, Applicant Details, Loan Required, Product Selection (highlighted), Fees and Features, and Illustration Summary. The main content area is divided into two sections: 'Product selection criteria' and 'Product selection results'.

In the 'Product selection criteria' section, the 'Security Type' dropdown is set to 'Lifetime Mortgage Lump Sum+ Additional Borrowing'. A red box highlights this dropdown and the 'Find products' button next to it. An annotation points to the dropdown: 'The drop down is read only, so simply click **Find products**'.

In the 'Product selection results' section, a table displays the results:

Product Name	Rate	Select
Lifetime Mortgage Lump Sum+ Additional Borrowing	2.46%	<input checked="" type="radio"/>

A red box highlights the radio button in the 'Select' column. An annotation points to it: 'After selecting **Find products**, the product selection results will populate. Only one product should be available, depending on the initial loan. For example, Lump Sum Additional Borrowing, for Lump Sum cases. Select the product'.

At the bottom, there are 'Back' and 'Next' buttons. A red box highlights the 'Next' button, with an annotation pointing to it: 'Then, Click **Next**'. A note at the bottom left states: '\* Information is compulsory'.

# The next page shows the “Fees” which will be applicable on the case

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[Loan Required](#)  
▼  
[Product Selection](#)  
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[Fees and Features](#)  
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[Illustration Summary](#)

Fees

Fee	Amount
Application Fee	£125.00
Discharge Fee	£125.00
Valuation Fee	£1,100.00

Adviser fees

Are you, the Adviser, charging the applicant a fee for this application? ☒ Yes ☐ No

Fee Description	Amount *
Adviser Fee ▼	<input type="text"/>

\* Information is compulsory

Back

Next

Fees applicable on the case

If you are the Adviser charging a fee, you can enter the amount here

# This is the end of the Illustration journey, taking you to the “Case Summary” page

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Summary for application  
M1001357045  
Residential,  
Remortgage

Applicant Name(s)  
Test1 RSCM-2577##01  
Test2 RSCM-2577##01

Loan Amount  
£15,000

Estimated Valuation  
£1,200,000

Term  
Lifetime

Property  
13 Uplands Avenue,  
Hitchin, SG4 9NH

Solicitor  
-

LTV  
5%

Product  
Lifetime Mortgage Lump Sum+ Additional  
Borrowing

+ Application Status

+ Contact us

— Illustrations

Product	Loan	LTV
Lifetime Mortgage Lump Sum+ Additional Borrowing	£15,000	5%

View Illustration

Proceed to Application

Select New Product

— Documents

None

Upload document

— Valuation Status Message

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When you are ready to continue,  
click **Proceed to Application**

If you need to stop part way through the  
application journey, you can, and the information  
you have entered so far will be saved.  
It is however easier to complete in one go

# This page provides a summary of the product, rate and loan amount

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Applicant: Test1 RSCM-2577##01 | Case Reference: M1001357045

Product Summary

Loan Purpose

Applicant 1 Details

Applicant 2 Details

POA 1 Details

POA 2 Details

Other Occupants

Property Details

Decision

Case Summary

Please note that acceptance is subject to our underwriting criteria. Please click [here](#) for more information.

Product Summary

Lifetime Mortgage Lump Sum+ Additional Borrowing 2.46%

Loan Required

£15,000

Back

Next

Click **Next**

# On the next page is the "Reason for Loan"

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Applicant: Test1 RSCM-2577##01 | Case Reference: M1001357045

Product Summary  
▼  
Loan Purpose  
▼  
Applicant 1 Details  
Applicant 2 Details  
POA 1 Details  
POA 2 Details  
Other Occupants  
Property Details  
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Further advance required

£15,000

Please note that acceptance is subject to our underwriting criteria.

Reason for Loan

Clear secured loan / mortgage

☐ Yes

☒ No

Clear other non-secured loans or debts

☐ Yes

☒ No

Home Improvements - Decorative

☐ Yes

☒ No

Home Improvements - Structural

☐ Yes

☒ No

Help family and friends

☐ Yes

☒ No

Top up income

☐ Yes

☒ No

Holidays

☐ Yes

☒ No

One off purchase e.g. car or caravan

☐ Yes

☒ No

Property purchase

☐ Yes

☒ No

Medical Treatment

☐ Yes

☒ No

Provide care at home

☐ Yes

☒ No

Essential repairs to your property

☐ Yes

☒ No

Inheritance tax planning

☐ Yes

☒ No

Investment

☐ Yes

☒ No

Other

☐ Yes

☒ No

\* Information is compulsory

Back

Next

These questions are dynamic,  
so when you answer Yes to  
one, the amount field appears

15

**LV+**  
EQUITY RELEASE

# The next page has further applicant details. If there are two applicants, the pages repeat later

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Applicant: Test1 RSCM-2577##01 | Case Reference: M1001357045

Product Summary

Loan Purpose

Applicant 1 Details

Personal Details

Applicant Contact Details

Address Details

Applicant Adverse Details

Applicant 2 Details

POA 1 Details

POA 2 Details

Other Occupants

Property Details

Decision

Case Summary

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Please let us know if you'd like us to send you a copy, or have any questions.

Applicants

Number of Applicants

12

Personal details

Title

Mr

First Name

Test1

Middle Name

Surname

RSCM-2577##01

Gender

Male

Date of Birth

01/03/1960

Current Age

60 Years

Please note, if any of the Applicant Details are no longer correct, the Applicant will need to contact us directly to amend their details before proceeding with any Additional Borrowing.

Back

Save

Next

The name, gender and date of birth will populate from the quote pages

This is all **read only**

Click **Next**



Next are the contact details for the first applicant. If there are two applicants, this page repeats after you been through all the details for the first applicant

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Applicant: Test1 RSCM-2577##01 | Case Reference: M1001357045

Product Summary

Loan Purpose

Applicant 1 Details

Personal Details

Applicant Contact Details

Address Details

Applicant Adverse Details

Applicant 2 Details

POA 1 Details

POA 2 Details

Other Occupants

Property Details

Decision

Case Summary

Contact Details

Daytime Telephone Number

01462777888

Mobile Telephone Number

Email address

Confirm Email address

Preferred Contact Method

Daytime Teleph... ▾

Please note, if any of the Contact Details are no longer correct, the Applicant will need to contact us directly to amend their details before proceeding with any Additional Borrowing.

Back

Save

Next

Again, this is read only

Click Next

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# Next is the “Current Address Search” of the applicant

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Applicant: Test1 RSCM-2577##01 | Case Reference: M1001357045

Product Summary

▼

Loan Purpose

▼

Applicant 1 Details

▼

Personal Details

▼

Applicant Contact Details

▼

Address Details

▼

Applicant Adverse Details

Applicant 2 Details

POA 1 Details

POA 2 Details

Other Occupants

Property Details

Decision

Case Summary

Current Address Search

Address

13 Uplands Avenue, Hitchin, SG4 9NH, UnitedKingdom

From <sup>\*</sup>

To <sup>\*</sup>

01/2021

<sup>\*</sup> Information is compulsory

Back

Save

Next

You just need to add the  
**From date** to proceed

Click **Next**

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# Next are the adverse questions

<b>Arrears</b>	
In the last two years has the applicant had arrears on a previous or current mortgage or other loan (secured or unsecured), where the cumulative amount overdue reached three or more monthly payments? *	<input type="radio"/> Yes <input type="radio"/> No
<b>County court judgments</b>	
Has the applicant ever entered into any arrangements with creditors due to financial difficulties, had any County Court Judgments or any other Court Orders for non-payment in the last six years? *	<input type="radio"/> Yes <input type="radio"/> No
<b>Individual Voluntary Arrangements</b>	
Has the applicant been subject to an Individual Voluntary Arrangement in the last six years? *	<input type="radio"/> Yes <input type="radio"/> No
<b>Bankruptcies</b>	
Has the applicant been made bankrupt in the last six years? *	<input type="radio"/> Yes <input type="radio"/> No
<b>Repossession</b>	
Has the applicant ever been party to a mortgage where the property has been taken possession on either a voluntary or enforced basis? *	<input type="radio"/> Yes <input type="radio"/> No
<b>Debt Relief Order</b>	
Has the applicant been subject to any form of debt relief order in the last six years? *	<input type="radio"/> Yes <input type="radio"/> No

Select the relevant answers to each question before clicking **Next**

If there is a Power of Attorney acting, this is where you can see their details. If there isn't a Power of Attorney, these pages won't show

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Applicant: Test2 RSCM-2577##01 | Case Reference: M1001357045

Product Summary

Loan Purpose

Applicant 1 Details

Applicant 2 Details

POA 1 Details

POA Contact Details

POA 2 Details

Other Occupants

Property Details

Decision

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Please note that according to our records, the below Power of Attorney is acting on behalf of the Applicant.

Are these details still correct?<sup>\*</sup>

☒ Yes

☐ No

Power of attorney

Acting for

RSCM-2577##01, Test1

Is the Attorney a Company?

☒ Yes

☐ No

Company Name

Company ABC

Personal details

Title

Mr

First Name

POA1

Surname

Test##01

Date of Birth

01/05/1985

Contact Telephone Number

01465333222

Email address

poa@test.com

Power of Attorney Address Details

Number

2

Name

Street

Uplands Avenue

Town or city

Hitchin

County

Postcode

SG4 9NH

Please note, if any of the Power of Attorney Details are no longer correct, we will require the correct information before completing the Additional Borrowing.

If correct, you just need to select **Yes** and proceed

# The next page is to identify any “Other occupants”

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Applicant: Test2 RSCM-2577##01 | Case Reference: M1001357045

Product Summary  
▼  
Loan Purpose  
▼  
Applicant 1 Details  
▼  
Applicant 2 Details  
▼  
POA 1 Details  
▼  
POA 2 Details  
▼  
Other Occupants  
▼  
Property Details  
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☒ Other occupants

Are there any other occupants of the property? ☒ Yes ☐ No

Please provide details of other occupants, regardless of whether we were informed of these in the original application.  
If anyone living with the Applicant is aged 17 or over they'll need to sign an occupancy waiver releasing all their rights to the property.

First name *	Surname *	Date of birth *	Relationship to applicant *	Delete
<input type="text"/>	<input type="text"/>	<input type="text"/>	Select ▼	<input type="checkbox"/>

The Occupancy Waiver will need to be signed by an independent legal advisor, not the customer's solicitor

\* Information is compulsory

## ☒ Other occupants

Are there any other occupants of the property? \*

☐ Yes ☐ No

Unselected,  
it will appear  
like this

If you select **Yes** the fields will be displayed as shown to enter the details

Please note these will be required even if we were originally informed of occupier(s) with the initial loan application

# The next page is all about the security property

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Applicant: Test2 RSCM-2577##01 | Case Reference: M1001357045

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[POA 1 Details](#)  
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[POA 2 Details](#)  
▼  
[Other Occupants](#)  
▼  
[Property Details](#)  
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[Case Summary](#)

## Security address

Name or Number

Postcode \*

SG4 9NH

Find Address >

13 Uplands Avenue, Hitchin, SG4 9NH, United Kingdom

## Property

To see our Lending policy in regards to Property details click [here](#)

Is this the main residence of the applicant(s)? \*

☐ Yes

☐ No

Is the property classed as sheltered accommodation or age restricted? \*

☐ Yes

☐ No

Has the property been subject to environmental flooding in the last 15 years? \*

☐ Yes

☐ No

Has the property been subject to subsidence or movement since the last valuation? \*

☐ Yes

☐ No

Has the property been underpinned in the last three years? \*

☐ Yes

☐ No

How is the title registered? \*

Select ▼

Does commercial activity take place at the property or in any of the outbuildings? \*

☐ Yes

☐ No

Is there a business registered at the property? \*

☐ Yes

☐ No

Is the property currently let? \*

☐ Yes

☐ No

All questions will need  
a **Yes** or **No** and **title**  
**registered type**

# Security property details continued

Is the property currently let? \*

Has there been any change or structural damage to the property since the last valuation? \*?

Has the property had an annexe added since the last valuation? \*

Does the property have extension(s) that exceed 50% of the overall property? \*?

Have solar panels been installed on the property since the last valuation? \*

Is the property in a good state of repair? \*

Are you aware of any conditions of the property that may affect the saleability of it? \*

Additional Notes \*

\* Information is compulsory

Back Save Next

All questions will need a **Yes** or **No**

Even if no additional notes are relevant, please just enter **"NA"** in the field before clicking **Next**

# Next is the first “Decision” page

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Applicant: Test2 RSCM-2577##01 | Case Reference: M1001357045

Product Summary

Loan Purpose

Applicant 1 Details

Applicant 2 Details

POA 1 Details

POA 2 Details

Other Occupants

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Decision

Application ID: M1001357045

Decision:

Referred

Due to the below reason(s), the case will be referred to underwriters for consideration:  
Please provide any additional information in line with the above that you feel relevant to support your application.

- The property is classed as high value and requires further review.
- As the property has been underpinned in the last 3 years, the case requires further review. Please provide full details.

Please supply further information regarding the referral(s) in the box below. If further documentation is required or will assist in the review of the case, please upload this via the portal.

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Next

Depending on the answers provided,  
you could get a Decline, Refer or Accept decision

**If you get a Decline or Refer, then the decision  
will need to be reviewed by an Underwriter**



# Next is the "Case Summary" page again

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Summary for application  
M1001357045  
Residential, Purchase

Applicant Name(s)  
Test1 RSCM-2577##01  
Test2 RSCM-2577##01

Loan Amount  
£15,000

Estimated Valuation  
£1,200,000

Term  
Lifetime

Property  
13 Uplands Avenue,  
Hitchin, SG4 9NH

Solicitor  
-

LTV  
5%

Product  
Lifetime Mortgage Lump  
Sum+ Additional  
Borrowing

+ Application Status

+ Contact us

Proceed Options

Proceed

Checklist Items

Checklist item	Owner	Type	Status	Date Satisfied
Upload two forms of ID for applicant 2 07/01/21 17:56	Broker	PreOffer	Active	
Upload two forms of ID for applicant 1 07/01/21 17:56	Broker	PreOffer	Active	

Documents

M1001357045 - KFI Illustration.pdf  
07/01/21 17:18  
Upload document

+ Notes

Click on **Proceed**

Note, this will only show if the case is Accepted

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**LV**  
EQUITY RELEASE

# The next page is about “Valuation” details

HOME PRODUCTS LITERATURE ILLUSTRATION FMA APPLICATION SEARCH USER PROFILE FIRM PROFILE LV- PRIVACY STATEMENT LOGOUT

Applicant: Test1 RSCM-2577##01 | Case Reference: M1001357045

Valuation Details  
▼  
Bank Details  
Solicitor Details  
Declaration  
Decision Result  
Payment  
FMA Summary

### Valuation type

Valuation Type: Standard Valuation

### Arrangements to access property

Provide details for the valuer to gain access to inspect the property:

Contact: Applicant

Contact Name: Test1 RSCM-2577##01

Contact Telephone Number: 01462777888

Please provide any additional information which will help the valuer to gain access

Best time to conduct survey? Select

\* Information is compulsory

Back Save Next

Select **Best time to conduct survey** from the drop down

Click **Next**

The next page shows the “Customer’s Bank Details”. If we already hold bank details on records, they will be displayed in the “Existing Bank Details” section

If none show, or they are not correct, you can enter new ones by selecting **Add New Bank Account**

If the bank details we hold are correct, you can select them and click **Next**

# The next page asks you to confirm whether a solicitor will be appointed

The screenshot shows a web application interface. At the top is a navigation bar with links: HOME, PRODUCTS, LITERATURE, ILLUSTRATION, FMA, APPLICATION SEARCH, USER PROFILE, FIRM PROFILE, LV- PRIVACY STATEMENT, and LOGOUT. Below this, the user information is displayed: 'Applicant: Test1 RSCM-2577##01 | Case Reference: M1001357045'. On the left is a sidebar menu with items: Valuation Details, Bank Details, Solicitor Details, Declaration, Decision Result, Payment, and FMA Summary. The main content area contains the question 'Will a solicitor be appointed?' with two radio button options: 'Yes' and 'No'. A red box highlights these options, with an arrow pointing to a callout box that says 'Indicate if the customer has appointed a solicitor or not'. Below the question is a note: '\* Information is compulsory'. At the bottom of the form are three buttons: 'Back', 'Save', and 'Next'. The 'Next' button is highlighted with a red box, and an arrow points to it from a callout box that says 'You can select **Next**'. At the very bottom of the page are links for 'Terms & Conditions' and 'Privacy & Cookies', and a copyright notice: 'Copyright © 2015 Liverpool Victoria. All rights reserved.'

HOME PRODUCTS LITERATURE ILLUSTRATION FMA APPLICATION SEARCH USER PROFILE FIRM PROFILE LV- PRIVACY STATEMENT LOGOUT

Applicant: Test1 RSCM-2577##01 | Case Reference: M1001357045

Valuation Details  
▼  
Bank Details  
▼  
Solicitor Details  
▼  
Declaration  
▼  
Decision Result  
▼  
Payment  
▼  
FMA Summary

LV- recommends that applicants seek legal advice before applying to increase their borrowing.

Will a solicitor be appointed?

☐ Yes ☐ No

\* Information is compulsory

Back Save Next

Terms & Conditions Privacy & Cookies

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Indicate if the customer has appointed a solicitor or not

You can select **Next**

# The “Declaration” page has a number of tick boxes and radio buttons to select

HOME PRODUCTS LITERATURE ILLUSTRATION FMA APPLICATION SEARCH USER PROFILE FIRM PROFILE LV+ PRIVACY STATEMENT LOGOUT

Applicant: Test1 RSCM-2577##01 | Case Reference: M1001357045

Valuation Details  
▼  
Bank Details  
▼  
Solicitor Details  
▼  
Declaration  
▼  
Decision Result  
Payment  
FMA Summary

## Declaration

Equity Release Council Declaration:

I confirm that I have passed an appropriate approved examining board's specialist examination in equity release and that I have provided/supervised the equity release advice and recommendation. \* ☐

Was advice given? \* ☒ Yes ☐ No

Where the reason for loan is 'Clear other non-secured loans or debts' please confirm you've discussed the following points with you customer:

- The option of negotiating an arrangement with creditors.
- Any costs, fees or penalties involved in repaying the existing debt.
- The costs associated with increasing the period over which debt will be repaid.
- The implications of converting unsecured debt to secured debt. \* ☐

As a member of The Equity Release Council, LV Equity Release Limited recommends, although this is not a requirement when submitting a lifetime mortgage application, that when advising on equity release, the adviser uses the 'Equity Release Checklist' provided by The Equity Release Council.

Please confirm whether you have used this checklist as part of the sales process for this application (the checklist can be located [here](#)) \* ☒ Yes ☐ No

**Declaration:**

Please click on this link to view the Declaration which must be confirmed by the applicant(s). [Declaration](#)

\* Information is compulsory

You need to click on **Declaration**

which opens a new internet tab and for you to review information. Once you are satisfied everything is correct you can check the tick boxes

**Declaration:**

Please click on this link to view the Declaration which must be confirmed by the applicant(s). [Declaration](#)

Tick this box to confirm that the Declaration is submitted on behalf of the Applicant \* ☐

Tick this box to confirm you agree with your responsibilities at the top of the Declaration and are submitting the Declaration on behalf of your Applicant(s) \* ☐

# Next is the second “Decision” page

[HOME](#) [PRODUCTS](#) [LITERATURE](#) [ILLUSTRATION](#) [FMA](#) [APPLICATION SEARCH](#) [USER PROFILE](#) [FIRM PROFILE](#) [LV- PRIVACY STATEMENT](#) [LOGOUT](#)

Applicant: Test1 RSCM-2577##01 | Case Reference: M1001357045

Valuation Details  
▼  
Bank Details  
▼  
Solicitor Details  
▼  
Declaration  
▼  
Decision Result  
▼  
Payment  
FMA Summary

Decision

Application ID: M1001357045

Decision:

Accept  
Based on the information provided, we are happy to take the property to valuation.  
Please advance to complete the rest of the application and proceed to valuation instruction.

Contains Ordnance Survey data © Crown copyright and database right 2021  
Contains Royal Mail data © Royal Mail copyright and database right 2021  
Contains National Statistics data © Crown copyright and database right 2021

Next

You should get an **Accept** here, but you could also get a **Decline** or **Refer** decision

**If you get a Decline or Refer, then the decision will need to be reviewed by an Underwriter**

# This takes you back to the "Case Summary" page

HOMEPRODUCTSLITERATUREILLUSTRATIONAPPLICATION SEARCHUSER PROFILEFIRM PROFILELV- PRIVACY STATEMENTLOGOUT

Summary for application  
M1001357045  
Residential, Purchase

Applicant Name(s)  
Test1 RSCM-2577##01  
Test2 RSCM-2577##01

Loan Amount  
£15,000

Estimated Valuation  
£1,200,000

Term  
Lifetime

Property  
13 Uplands Avenue,  
Hitchin, SG4 9NH

Solicitor  
Nelson & Murdock

LTV  
5%

Product  
Lifetime Mortgage Lump  
Sum+ Additional  
Borrowing

+ Application Status

+ Contact us

Proceed Options

Proceed / Pay Fees

Checklist Items

Checklist Item	Owner	Type	Status	Date Satisfied
Upload two forms of ID for applicant 2 07/01/21 17:56	Broker	PreOffer	Active	
Upload two forms of ID for applicant 1 07/01/21 17:56	Broker	PreOffer	Active	

Documents

M1001357045 - KFI Illustration.pdf  
07/01/21 17:18  
Upload document

+ Notes

+ Valuation Status Message

Click on **Proceed / Pay Fees** to continue

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**LV**  
EQUITY RELEASE

# Then it will take you to the “Fees Payment” page

[HOME](#) [PRODUCTS](#) [LITERATURE](#) [ILLUSTRATION](#) [FMA](#) [APPLICATION SEARCH](#) [USER PROFILE](#) [FIRM PROFILE](#) [LV- PRIVACY STATEMENT](#) [LOGOUT](#)

Applicant: Test1 RSCM-2577##01 | Case Reference: M1001357045

Fees Payment

Application Id: M1001357045

Fee(s)	Amount
Valuation Fee	£1,100
Amount payable	£1,100

Fees can either be paid by cheque, BACS or bank transfer.

- Please ensure that the application id is quoted on electronic payments.
- If the applicant(s) is paying by cheque then please ensure that the application id is clearly written on the back of the cheque.
- Please note that the valuation will not be instructed until payment has been received and all fees are non-refundable.

Bank Account Details

Bank account details:

Account name:	LV Equity Release Limited
Sort code:	20-00-00
Account number:	03872831
Payment reference:	M1001357045

Back

Next

These are our details to make the valuation payment

You just need to click **Next**



# The portal journey ends on the "Case Summary" page

[HOME](#) [PRODUCTS](#) [LITERATURE](#) [ILLUSTRATION](#) [APPLICATION SEARCH](#) [USER PROFILE](#) [FIRM PROFILE](#) [LV- PRIVACY STATEMENT](#) [LOGOUT](#)

Summary for application  
M1001357045  
Residential, Purchase

Applicant Name(s)  
Test1 RSCM-2577##01  
Test2 RSCM-2577##01

Loan Amount  
£15,000

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£1,200,000

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Solicitor  
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LTV  
5%

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Checklist Items

Checklist item	Owner	Type	Status	Date Satisfied	
Upload two forms of ID for applicant 2 07/01/21 17:56	Broker	PreOffer	Active		<a href="#">Upload</a>
Upload two forms of ID for applicant 1 07/01/21 17:56	Broker	PreOffer	Active		<a href="#">Upload</a>

Documents

FAApplication Form v1.0.pdf  
07/01/21 18:11

M1001357045 - KFI Illustration.pdf  
07/01/21 18:11

[Upload document](#)

Notes

Notes added here will be directed to the LV- equity release business team.

[Add new](#)

+ Valuation Status Message

The completed application form is available to view and print from here

**There are no more Proceed options and you can exit the portal now**